

Certificate of Notice Page 1 of 5
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

BRIAN D. WELSH

AMY L. WELSH

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:20-20726

Chapter 13

Document No.: 69

ENTERED BY DEFAULT

ORDER OF COURT

AND NOW, this 29th day of August, 2025, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

FILED
8/29/25 9:12 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

BY THE COURT:

U.S. BANKRUPTCY JUDGE dmr

In re:
Brian D. Welsh
Amy L. Welsh
Debtors

Case No. 20-20726-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Aug 29, 2025

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 31, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Brian D. Welsh, Amy L. Welsh, 384 Kenneth Drive, Belle Vernon, PA 15012-3874
15207652	++ COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 address filed with court:, Columbia Gas*, Revenue Recovery/Bankruptcy, PO Box 117, Columbus, OH 43216
15207687	West Penn Power-First Energy, PO Box 36157, Akron, OH 44309-3687

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnotifications@creditacceptance.com	Aug 30 2025 00:30:00	Credit Acceptance Corporation, 25505 W. 12 Mile Road, Suite 3000, Southfield, MI 48034-8331
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 30 2025 00:33:39	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15207650	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 30 2025 00:35:22	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15207648	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 30 2025 01:00:50	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15224558	Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 30 2025 00:34:39	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15207654	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 30 2025 00:31:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15207653	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 30 2025 00:31:00	Comenity Bank/Lane Bryant, Po Box 182789, Columbus, OH 43218-2789
15207656	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 30 2025 00:31:00	Comenity Bank/Peebles, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15207655	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 30 2025 00:31:00	Comenity Bank/Peebles, Po Box 182789, Columbus, OH 43218-2789
15207657	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 30 2025 00:31:00	Comenity Bank/Victoria Secret, Po Box 182789, Columbus, OH 43218-2789
15207658	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 30 2025 00:31:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Pob 182125, Columbus, OH 43218-2125
15207660	+ Email/Text: bankruptcy@credencerm.com	Aug 30 2025 00:32:00	Credence Resource Management, LLC, 17000 Dallas Parkway, Suite 204, Dallas, TX 75248-1940
15207659	+ Email/Text: bankruptcy@credencerm.com	Aug 30 2025 00:32:00	Credence Resource Management, LLC, Po Box 2300, Southgate, MI 48195-4300

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15207661	+ Email/Text: ebnnotifications@creditacceptance.com	Aug 30 2025 00:30:00	Credit Acceptance, 25505 West 12 Mile Road, Suite 3000, Southfield, MI 48034-8331
15207662	+ Email/Text: ebnnotifications@creditacceptance.com	Aug 30 2025 00:30:00	Credit Acceptance Corporation, Po Box 5070, Southfield, MI 48086-5070
15207663	Email/Text: mrdiscen@discover.com	Aug 30 2025 00:30:00	Discover Financial, Pob 15316, Wilmington, DE 19850
15212512	Email/Text: mrdiscen@discover.com	Aug 30 2025 00:30:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15207664	+ Email/Text: mrdiscen@discover.com	Aug 30 2025 00:30:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15207667	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Aug 30 2025 00:31:00	First National Bank, Attn: Bankruptcy, 4140 East State Street, Hermitage, PA 16148-3401
15207665	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Aug 30 2025 00:31:00	First National Bank, 4140 E State St, Hermitage, PA 16148-3401
15207669	+ Email/Text: bankruptcy@huntington.com	Aug 30 2025 00:31:00	Huntington National Bank, Po Box 1558, Columbus, OH 43216-1558
15207670	+ Email/Text: bankruptcy@huntington.com	Aug 30 2025 00:31:00	Huntington Natl Bk, Attn: Bankruptcy, P.O. Box 340996, Columbus, OH 43234-0996
15207671	Email/Text: sbse.cio.bnc.mail@irs.gov	Aug 30 2025 00:31:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15239783	Email/Text: JCAP_BNC_Notices@jcap.com	Aug 30 2025 00:31:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15207672	+ Email/Text: Documentfiling@lciinc.com	Aug 30 2025 00:31:00	LendingClub, 595 Market St, San Francisco, CA 94105-2802
15207673	+ Email/Text: Documentfiling@lciinc.com	Aug 30 2025 00:31:00	LendingClub Corporation, 595 Market St, Suite 200, San Francisco, CA 94105-2802
15207676	+ Email/PDF: cbp@omf.com	Aug 30 2025 00:34:38	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15207674	+ Email/PDF: cbp@omf.com	Aug 30 2025 00:34:29	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
15207678	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 30 2025 00:31:00	PA Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
15207679	Email/Text: Bankruptcy.Notices@pnc.com	Aug 30 2025 00:31:00	PNC Bank, Po Box 8703, Dayton, OH 45401
15229417	Email/Text: Bankruptcy.Notices@pnc.com	Aug 30 2025 00:31:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
15207680	Email/Text: Bankruptcy.Notices@pnc.com	Aug 30 2025 00:31:00	Pnc Mortgage, Attn: Bankruptcy, Po Box 8819, Dayton, OH 45401
15207682	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 30 2025 00:34:37	Syncb/JCI Home Design, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15207681	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 30 2025 00:35:18	Syncb/JCI Home Design, Po Box 965036, Orlando, FL 32896-5036
15209356	^ MEBN	Aug 30 2025 00:16:14	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15207684	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 30 2025 01:00:49	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15207683	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 30 2025 00:35:14	Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015
15215989	+ Email/Text: bankruptcy@huntington.com	Aug 30 2025 00:31:00	The Huntington National Bank, P O Box 89424, Cleveland OH 44101-6424

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15236807	Email/PDF: ebn_ais@aisinfo.com	Aug 30 2025 00:35:26	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15207685	+ Email/Text: bankruptcy@firstenergycorp.com	Aug 30 2025 00:31:00	West Penn Power, 5001 NASA Blvd, Fairmont, WV 26554-8248
15207686	+ Email/Text: bankruptcy@firstenergycorp.com	Aug 30 2025 00:31:00	West Penn Power*, 1310 Fairmont Avenue, Fairmont, WV 26554-3526

TOTAL: 41

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC Bank, National Association
15207651	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15207649	*+	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15207668	*+	First National Bank, Attn: Bankruptcy, 4140 East State Street, Hermitage, PA 16148-3401
15207666	*+	First National Bank, 4140 E State Street, Hermitage, PA 16148-3401
15207677	*+	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15207675	*+	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010

TOTAL: 1 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 31, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 29, 2025 at the address(es) listed below:

Name	Email Address
Christopher M. Frye	on behalf of Joint Debtor Amy L. Welsh chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Christopher M. Frye	on behalf of Debtor Brian D. Welsh chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Denise Carlon	on behalf of Creditor PNC Bank National Association dcarlon@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
William E. Craig	on behalf of Creditor Credit Acceptance Corporation wcraig@egalawfirm.com

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mhazlett@mortoncraig.com;mortoncraigcf@gmail.com

TOTAL: 6